

**Amendment To The Claims**

Please amend the claims as follows:

1. (currently amended) A method for presenting a digital paper bill comprising:  
receiving data relating to a bill from a merchant to a consumer;  
associating a digital paper pattern with the bill;  
associating a stored consumer biometric signature with the bill;  
creating the digital paper bill using the data relating to the bill and the digital paper pattern; and  
providing ~~[[a]]~~ the digital paper bill ~~representation of the bill~~ to a consumer.
2. The method of claim 1, further comprising:  
receiving a payment request from the consumer including a consumer biometric signature, wherein the consumer uses a digital pen to process the payment request;  
authenticating the payment request using the stored consumer biometric signature and the consumer biometric signature; and  
processing a bank payment request from a bank in order to process the payment request.
3. (original) The method of claim 2, further comprising:  
obtaining a consumer payment preferences record used for processing the bank payment request.
4. (currently amended) The method of claim 3, further comprising:  
requesting a funds availability determination from the bank relating to the payment request and indicating any shortfall to the consumer.
5. (original) The method of claim 4, further comprising:

receiving a payment processed notice from the bank relating to the payment request.

6. (original) The method of claim 5, further comprising:  
    sending a payment processed receipt to the consumer related to the payment processed notice.
7. (original) The method of claim 1, wherein,  
    the data relating to a bill includes XML formatted data.
8. (original) The method of claim 2, wherein,  
    the consumer uses a cellular telephone to process the payment request.
9. (currently amended)The method of claim 2, wherein,  
    the payment request includes an indication that the consumer used the digital pen to check an ~~Anote~~ digital pen pattern box within a confirmation time window.
10. (currently amended)The method of claim 2, wherein,  
    the digital paper comprises a unique ~~Anote~~ digital pen pattern.
11. (currently amended)The method of claim 2, wherein,  
    the digital paper comprises a generic ~~Anote~~ digital pen pattern and a payment check box including a unique ~~Anote~~ digital pen pattern.
12. (currently amended)The method of claim 2, wherein,  
    the payment request includes an indication that the consumer used the digital pen to write a payment amount in an ~~Anote~~ digital pen pattern box.
13. (currently amended)The method of claim 2, wherein,  
    the payment request includes an indication that the consumer used the digital pen to check a payment dispute ~~Anote~~ digital pen pattern box.

14. (currently amended) A method for presenting a digital paper consolidated bill comprising:

receiving data relating to ~~[[a]]~~ at least two distinct bills, each of the at least two bills received ~~bill~~ from a distinct one ~~each~~ of a plurality of merchants, each of the at least two bills ~~bill~~ including bill data and bill summary data associated with the respective distinct bill;

associating a digital paper pattern with a consolidated bill, wherein the consolidated bill includes bill summary data for each of the at least two bills ~~bill~~;

providing a digital paper bill representation of the consolidated bill to a consumer.

15. (currently amended) The method of claim 14, wherein,  
the payment request includes an indication that the consumer used the digital pen to check an ~~Anote~~ digital pen pattern box indicating a request to pay each of the at least two ~~all~~ bills.

16. (currently amended) The method of claim 15, wherein,  
the payment request includes an indication that the consumer used the digital pen to check a ~~[[an]] Anote~~ digital pen pattern box indicating a request to pay one of the at least two bills.

17.-20. (canceled).

21. (new) The method of claim 1, wherein,  
the stored consumer biometric signature comprises a handwritten signature of the consumer.

22. (new) The method of claim 21, wherein,  
the consumer biometric signature comprises a handwritten signature of the consumer.

23. (new) The method of claim 1, further comprising:  
associating a dispute response indicator with the digital paper bill.

24. (new) The method of claim 1, further comprising:  
associating a customer support response indicator with the digital paper bill.